3 SEM TDC IBSM 1 (Sp)

2 0 1 4

(November)

COMMERCE

(Speciality)

Course : 301

(Indian Banking System)

Full Marks : 80
Pass Marks : 32

Time : 3 hours

*The figures in the margin indicate full marks
for the questions*

1. *(a)* Fill in the blanks with the correct
   alternative :   1×3=3

   (i) On 2nd October, 1975, —— RRBs
   were set up in India.

   (1) 3

   (2) 7

   (3) 8

   (4) 5

(*Turn Over*)

    (ii) On the basis of ownership, banks can be classified into —— categories.

        (1) 6

        (2) 2

        (3) 3

        (4) 5

    (iii) Unit banking system was originated in ——.

        (1) UK

        (2) Germany

        (3) USA

        (4) India

(b) Write the full forms :   1×3=3

    (i) ATM

    (ii) SLR

    (iii) CRR

(c) Write True or False :   1+1=2

    (i) Punjab National Bank was nationalized in the second phase of nationalization of commercial banks (1980).

    (ii) Collateral loan market is an important instrument of money market.

2. Explain the following briefly : 4×4=16

(a) Gilt-edged securities

(b) Advantages of phone banking

(c) Reforms in the Indian money market

(d) Procedure to open a current account

3. (a) Write a note on different classes of banks depicting their features. 11

Or

(b) Discuss the development of banking in India after independence.

4. (a) What do you mean by branch banking? Discuss elaborately the advantages and disadvantages of branch banking.

2+(5+5)=12

Or

(b) Explain briefly the following : 6+6=12

(i) Characteristics of a good banking system

(ii) Correspondent banking

5. (a) Give an account of the salient features of the investment policy of the Indian commercial banks. 11

Or

(b) Enumerate the arguments in favour of and against the nationalization of banks in India.

6. (a) What do you mean by capital market? Explain the functions of capital market.

3+8=11

Or

(b) Explain the basic features of the Indian money market.

11

7. (a) What is core banking? Discuss the significance of core banking in the era of globalization.

11

Or

(b) Write explanatory notes on the following :

6+5=11

(i) Syndicated loan

(ii) Bridge loan

★ ★ ★